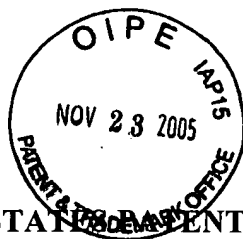


Docket No.: 37355-202



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : LASCH, ELLEN, et al.
Appl. No. : 10/733619
Filed : December 10, 2003
Title : FOLDABLE TRANSACTION CARD
SYSTEMS

Customer No.: 1923
Confirmation No.: 8507

Grp./A.U. : 2876
Examiner : Daniel I. Walsh

INFORMATION DISCLOSURE STATEMENT

Mail Stop RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In accordance with the provisions of 37 C.F.R. 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached form PTO-1449. It is respectfully requested that the references be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

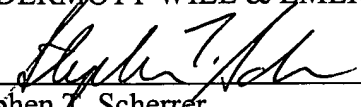
This Information Disclosure Statement is being filed within three months of the U.S. filing date OR before the mailing date of a first Office Action on the merits. No certification or fee is required.

Please charge any shortage in fees due in connection with the filing of this paper, including extension of time fees, to Deposit Account 13-0206 and please credit any excess fees to such deposit account.

10/733619

Respectfully submitted,

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Date: November 23, 2005

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as our correspondence address.**

INFORMATION DISCLOSURE CITATION IN AN APPLICATION (PTO-1449)				ATTY. DOCKET NO. 37355-202		SERIAL NO. 10/733,619	
				APPLICANT LASCH, ELLEN, et al.			
				FILING DATE December 10, 2003		GROUP 2876	
U.S. APPLICATION/U.S. PATENT DOCUMENTS							
EXAMINER'S INITIALS	CITE NO.	Document Number Number-Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear		
	AA	US 2001/003071	06/07/2001	Mansutti, et al.			
	AB	US 2004/089724	05/13/2004	Lasch, et al.			
	AC	US 2002/092914	07/18/2002	Pentz, et al.			
	AD	US 2004/104268	06/03/2004	Bailey, et al.			
	AE	US 2002/104811	08/08/2002	Young, et al.			
	AF	US 2002/130186	09/19/2002	Lasch, et al.			
	AG	US 2003/153356	08/14/2003	Liu, et al.			
	AH	US 2002/166897	11/14/2002	Hooglander			
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	AK	US 4897533	01/30/1990	Lyszcza			
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	AM	US 5478629	12/26/1995	Norman			
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	AO	US 5700037	12/23/1997	Keller, et al.			
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	AW	US 6644551	11/11/2003	Clayman, et al.			
FOREIGN PATENT DOCUMENTS							
EXAMINER'S INITIALS	CITE NO.	Foreign Patent Document Country Codes - Number 4 - Kind Codes (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines Where Relevant Figures Appear	Translation Yes No	
	AX	WO 02/067190	08/29/2002	Bank of America			
	AY	WO 2004/052657	06/24/2004	American Express			
	AZ	CA 2300241	09/08/2000	Lenexa Card			
OTHER ART (Including Author, Title, Date, Pertinent Pages, Etc.)							
EXAMINER'S INITIALS	CITE NO.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.					
	BA	Rankl, W., et al.: "Handbuch der Chipkarten" HANDBUCH DER CHIPKARTEN. AUFBAU-FUNKTIONSWEISE - EINSATZ VON SMART CARDS. MUENCHEN: Carl Hanser Verlag, Germany, 1999, pp. 44-555 XP002204908.					
	BB	International Search Report for PCT/US2005/019983 dated September 1, 2005.					
EXAMINER				DATE CONSIDERED			

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached.